

CHAPTER 3 – HOUSING AND POPULATION

INTRODUCTION

The purpose for the housing element may not be entirely clear because local governments are not seen as housing developers and builders, even though local governments have a great influence on the housing in their community. Local governments decide what the land use will be, when services will be provided to an area, and sometimes help to finance housing development. The housing chapter includes information about the current housing stock, structural and occupancy characteristics, as well as details on projected housing demand. This section also includes a housing strategy that provides goals, objectives, and policies for future housing development within the Town.

In order to see what housing is needed in the future, the population trends and/or population changes of an area are important. Population characteristics relate directly to the Town's housing, education, community and recreational facility needs, and to its future economic development. It should be noted that over time there are fluctuations in the local and regional population that generally cannot be predicted. These changes may influence the Town's growth and characteristics. This chapter will discuss the status of housing in the Town of Russell, identify priority issues, and recommend possible ways to address those issues.

SUMMARY AND IMPLICATIONS

Summary: The overall population has diminished in the Town of Russell since 1940. The Town of Russell did see a slight rebound in its population between 1990 and 2000. This trend of an increasing population seems to be continuing when looking at the population in 2005.

Overall, the age of housing in the Town of Russell is older than other towns in the County. The condition of the housing is comparable to other towns, although some properties are in need of rehabilitation or maintenance. The cost of homes in Russell is lower than the cost in most towns in Sheboygan County, which may be attractive to new residents.

Implications: The Town's population has grown in the last decade, but the growth is much slower than other communities. A concern in the future may be with the low cost of housing in the Town, more people may want to move there. It may become more vital that the Town makes policies that would restrict growth to the desired level.

POPULATION CHARACTERISTICS

Historical Population Levels

Figure 3.1 displays the growth in population the Town of Russell has experienced since 1940. Russell has a negative growth rate over time (1940-2000). Its growth rate is significantly less than the growth rates of the towns listed below. Since 1990, there has been a slight increase in the population. This trend of growth is occurring in every community and since 1980 the Town of Greenbush grew at 57%, the Town of Rhine at 17%, and Sheboygan County at 12%. Russell's population decreased by more than 6% since 1980.

Figure 3.1: Historic Population Levels, Russell & Selected Areas

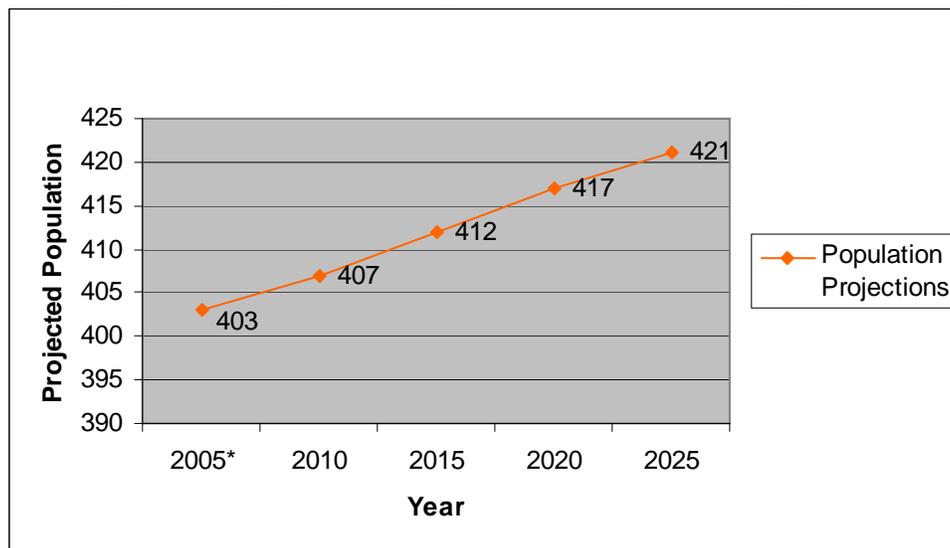
Year	Town of Greenbush	Town of Herman	Town of Rhine	Town of Russell	Sheboygan County
1940	1152	1932	1169	436	71,235
1950	1095	2120	1182	412	76,221
1960	1044	2438	1280	419	80,631
1970	1537	2042	1386	482	96,660
1980	1665	2095	1910	429	100,935
1990	1943	1820	2235	362	103,877
2000	2619*	2044	2244	399	112,656
Growth 1940-2000	127%	6%	92%	-8%	58%

Source: U.S. Census Bureau * Corrected 2000 population

Population Trends

Based on historical trends, the Wisconsin Department of Administration (WDOA) projects the Town of Russell’s population to increase moderately over the next twenty years. This may not be accurate, though, because the population increased in 2005 by slightly more than the projection had stated it would. The growth in the Town of Russell may be greater than the projection predicts.

Figure 3.2: Population Projections for Russell through 2025



Source: Wisconsin Department of Administration * 2005 is the WDOA projection, but the estimated population in 2005 for Russell was 406.

Seasonal Population

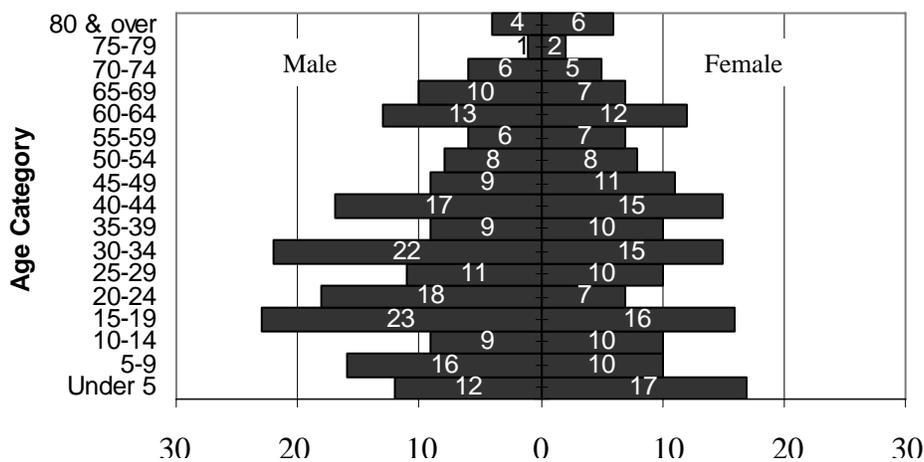
The estimated seasonal population for Russell was found by multiplying the number of seasonal housing units in Russell by the average number of persons per household in Russell (2.72). In 2000, Russell had 3 seasonal housing units, creating an estimated seasonal population of 9 persons. For comparison’s sake, the seasonal population for the Town of Greenbush was 17; Village of Glenbeulah was 7; Village of Elkhart Lake was 340; Village of Random Lake was 51; and the Town of Rhine was 290. Seasonal population is not too significant for the Town of Russell, but for some of the surrounding communities the seasonal population is significant.

Decade Population Pyramids

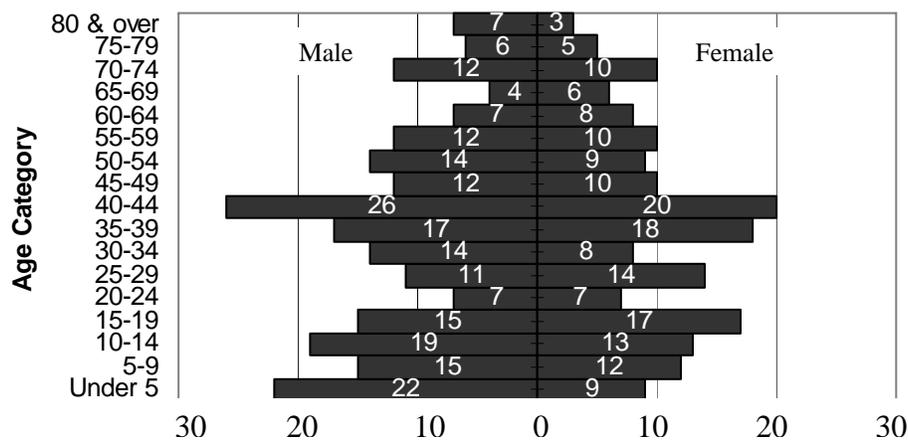
Figure 3.3 represents the distribution of age and gender from 1990 to 2000 for the Town of Russell. Because Russell’s total population increased by 10% during the decade, comparing the two charts can be done, but there will be differences because of the high rate of growth in the last decade. When comparing the 1990 chart to the 2000 chart, it is helpful to remember that a particular age group in the 1990 chart shows up 10 years later in the 2000 chart. The largest age group in 1990, 30-34 year olds, continues to be the largest age group in 2000 because these people would now be in the 40-44 year old age category. In 2000, the population from 20 to 30 is smaller than the population from 10 to 20 in 1990. This means people are leaving the Town when they are finished with high school. The elderly population has grown since 1990. This means that the people who were 60 in 1990 stayed in the Town until 2000.

Figure 3.3: Russell Age Pyramids

Russell Age Pyramid 1990



Russell Age Pyramid 2000



Source: U.S. Census Bureau

School Age, Working Age, and Retirement Age Groups

The majority of the Town of Russell’s population is in the working age range. The Town has 61.7% of its population between 16 and 64, compared to Sheboygan County, which has 63.6% of its population in the working age category. The Town of Russell has a larger population in retirement age than other communities, but the percentage is still smaller than in Sheboygan County overall. At least the Town of Russell seems to be maintaining its elderly population and is not seeing a mass exit of people of retirement age.

Figure 3.4: Population by Age Groups & Gender 2000, Town of Russell & Sheboygan County

Age Groups	Russell Total	Russell Male	Russell Female	Russell Percent	Sheboygan County Percent
School Age					
5-11	42	26	16	10.5	10.0
12-14	17	8	7	4.3	4.5
15-17	23	10	13	5.8	4.7
Working & Voting Age					
16+	299	160	139	74.9	77.6
16-64	246	131	115	61.7	63.6
18+	286	154	132	71.7	74.5
18-64	233	125	108	58.4	60.5
Retirement Age					
65+	53	29	24	13.3	14.0
Total Population	399	220	179		112,646

Source: U.S. Census Bureau

Median Age

As seen in Figure 3.5, the median age of Russell residents has risen from 24.5 in 1980 to 37.2 in 2000, following the overall trend in the County. These statistics indicate an aging population with longer life expectancies, and an increasing percentage of elderly residents. With a lower growth rate than other towns, one would expect that the median age would be increasing. The Town of Russell’s median age has increased the greatest in the last two decades compared to the other communities below. The Town of Russell’s median age is also increasing at a greater pace than the median age of all of Sheboygan County. The aging trend that is occurring is countywide and is perhaps influenced by the aging of the “baby boomer” generation.

Figure 3.5: Median Age 1980-2000, Russell & Selected Areas

Geographic Area	1980	1990	2000
Greenbush	25.6	29.7	32.6
Herman	23.3	28.0	30.0
Rhine	29.2	33.6	39.8
Russell	24.5	33.0	37.2
Sheboygan County	30.3	33.8	36.8

Source: U.S. Census Bureau

HOUSING INVENTORY

Total Housing Unit Levels By Decade

The Town of Russell is experiencing a faster growth rate in housing units than the Town of Herman (See Figure 3.6). The Towns of Greenbush and Rhine are experiencing greater growth in total housing units. From 1990 to 2000, Russell’s growth rate was over 13% and was higher than Greenbush, Herman, Rhine, and Sheboygan County’s growth rates in the same time period. This increase in total housing units indicates that building in Russell is more appealing than other communities either due to its location or policies and regulations that encourage home building.

The number of new homes in Greenbush averaged 1.8 per year in the 1990’s, whereas the Village of Howards Grove averaged 21 per year in the same decade. The Town of Russell needs to look at the policies that the other communities have adopted in order to achieve its desired growth.

Figure 3.6: Total Housing Units 1980-2000, Town of Russell & Selected Areas

Area	Year			Percent Change
	1980	1990	2000	1980-2000
Town of Greenbush	402	485	551	37.1%
Town of Herman	561	557	592	5.5%
Town of Rhine	633	900	961	51.8%
Town of Russell	121	131	149	23.1%
Sheboygan County	36,716	40,695	45,947	25.1%

Source: U.S. Census Bureau

Housing Permits

New housing in the Town of Russell has been limited in the last decade. There were two “boom” years (1999 and 2002) when five housing permits were issued, but besides those years growth has been slow. There have been no multi-family structures or units placed in the Town in the last 10 years, which is typical for a Town with a rural nature. The average number of housing permits issued in the last 10 years is 1.8 permits issued each year. In the last two years, there has been no new housing permits issued, which means if people are coming into the Town of Russell, they are not building a new housing unit, but are buying existing housing units. With the rate of housing permits being so low, the Town of Russell will remain rural, and continue to grow at a slow speed over the next 20 years.

Figure 3.7: Total Housing Permits Issued 1994-2005, Russell

Year	Single-Family	Multi-family Structures/Units
1996	2	0
1997	1	0
1998	2	0
1999	5	0
2000	2	0
2001	0	0
2002	5	0
2003	1	0
2004	0	0
2005	0	0
Total	18	0
Average	1.8	0

Source: Town of Russell Records

Historic and Projected Household Size

As shown in Figure 3.8, the average household size in Russell, like the other Lake Country communities, has been decreasing and is projected by the WDOA to continue to decline. Russell has the second highest projected household size of the Lake County communities and Sheboygan County as a whole.

The projected population by the WDOA for the Town of Russell by the year 2025 is 421. The average household size for the Town is projected to be 2.72 in 2025. The number of housing units needed to support the population of 421 in 2025 would be 155, if the household size projections and WDOA population projections are accurate. As of 2000, there were 149 housing units in the Town, which means an additional 6 would need to be constructed by 2025 or about .25 units per year or one every 4 years. The current rates of new construction would seem to be more than adequate to provide the housing needed for the projected population.

These projections can change with fluctuations in the economy, municipal policies, road construction, and migration. The Town should use these projections to help make decisions on desired outcomes. With proper planning, policies can be implemented that guide development and spur or limit growth to reach a desired outcome. Directing growth along desired courses will result in a strong, healthy community with adequate services and facilities.

Figure 3.8: Historic & WDOA Projected Persons per Household*

Municipality	1990	2000	2010	2015	2020	2025
Elkhart Lake	2.58	2.28	2.25	2.23	2.22	2.20
Glenbeulah	2.94	2.71	2.43	2.40	2.38	2.37
Greenbush	3.02	2.91	2.94	2.92	2.90	2.94
Rhine	2.94	2.71	2.65	2.63	2.61	2.59
Russell	3.04	2.85	2.81	2.77	2.76	2.72
Sheboygan County	2.63	2.59	2.54	2.52	2.50	2.48

Source: U.S. Census Bureau & Wisconsin Department of Administration

*By calculating by Households, it means that group quarters population was excluded from the calculation.

Housing Types-Units in Structure

In 2000, the majority of housing types in the Town of Russell (78.8%) are 1-unit detached. The percent of 1-unit detached structures in Russell is higher than the percent of 1-unit detached structures in all of Sheboygan County. Another big difference between Russell and Sheboygan County as a whole is that Russell has a significantly larger percent of mobile home units; Russell has seen a slight increase in the percent of mobile homes from 1990 to 2000. From 1990 to 2000, there was a drop in 2-unit structures from 15 to 11 and also a drop in the 3 or 4 unit structures. Russell has a large variety in its housing options for a small rural community. A variety of housing options including multi-family, condominiums, and assisted living facilities are a good way of providing affordable housing to retain young residents with entry-level incomes and to serve elderly residents with changing needs and limited income levels. Russell and the surrounding communities provide some of these options, but more assisted living facilities may be needed as the population ages.

Figure 3.9: Total Units in Structure 1990 & 2000, Russell & Sheboygan County

Structure	Town of Russell 1990		Town of Russell 2000		Sheboygan County 1990	Sheboygan County 2000
	Units	Percent	Units	Percent	Percent	Percent
1 unit, detached	104	71.2%	119	78.8%	65.9%	66.5%
1 unit, attached	3	2.1%	2	1.3%	1.6%	2.8%
2 unit	15	9.4%	11	7.3%	17.1%	14.1%
3 or 4 units	12	8.2%	6	4.0%	4.2%	3.8%
5 to 9 units	0	0.0%	0	0.0%	1.8%	3.2%
10 to 19 units	0	0.0%	0	0.0%	2.8%	2.5%
20 or more units	0	0.0%	0	0.0%	3.1%	4.1%
Mobile home	12	8.2%	13	8.6%	3.6%	2.9%

Source: U.S. Census Bureau

Housing Occupancy and Tenure

The Town of Russell and Sheboygan County have similar percentages of housing occupancy and tenure in 1990 and 2000 (See Figure 3.10). The majority of Russell's occupied units are owner occupied. The number of occupied and owner-occupied units increased from 1990 to 2000 in the Town of Russell. Renter-occupied units have decreased in the Town since 1990, along with a decrease in the vacancy of units in the Town. The Town had a vacancy rate of 9.2% in 1990, which was down to a rate of 6.0% in 2000. Vacancy rates are the result of homes in the process of transferring ownership. If homes are sitting vacant, this often means there are too many homes available to satisfy market demand. This can affect the price of homes as well as the ability to sell a home. If demand is low, prices tend to fall, which can have an adverse affect on housing values in a community. The seasonal or recreational housing units are in line with the County's and have decreased in percentage of housing occupancy in Russell in the last decade.

Figure 3.10: Housing Occupancy & Tenure 1990 & 2000, Russell & Sheboygan County

	Town of Russell 1990		Town of Russell 2000		Sheboygan County 1990	Sheboygan County 2000
	Number	Percent	Number	Percent	Percent	Percent
Units						
Occupied	119	90.8%	140	94.0%	94.8%	94.8%
Owner	102	77.9%	124	83.2%	70.3%	71.4%
Renter	17	13.0%	16	10.7%	29.7%	28.6%
Vacant	12	9.2%	9	6.0%	5.2%	5.2%
Seas., Recr., Occas. Use Other	3	2.3%	3	2.0%	1.9%	1.7%
TOTALS	131	100%	149	100%		

Source: U.S. Census Bureau

Age of Housing

Looking at Figure 3.11, Russell has 102 housing units built before 1960 and 30 units built after 1980. Russell has 60.9% or 92 of its units built before 1940. The age of Russell's housing units is much higher than the other towns in the County. This means that close to two-thirds of the homes in Russell are quite old. Older homes generally require more maintenance and repair than newer homes. Maintaining older homes provides a good source of affordable housing and improves the overall character of the community. The number of homes built since 1970 has increased, compared to the homes built between 1940 and 1970.

Figure 3.11: Year Structure was Built, Russell & Sheboygan County Towns

Year Structure Built	Number of Units in Russell	Percentage of Russell Housing Stock	Percentage of Housing Stock in all Towns
1990 to 2000	12	7.9%	20.8%
1980 to 1989	18	11.9%	8.9%
1970 to 1979	11	7.3%	17.9%
1960 to 1969	8	5.3%	10.7%
1940 to 1959	10	6.6%	12.4%
1939 or earlier	92	60.9%	29.4%

Source: U.S. Census Bureau

Condition of Housing Stock

Age is often an indicator of the overall condition of the housing stock. Though there are exceptions, it is generally true that older homes are not in as good of condition as newer ones. The portion of household income set aside for repairs and maintenance may become a burden for some local homeowners. At the same time, an older housing stock could signal a business opportunity for remodeling and repair contractors. Homeowners may need help in the form of special financing or programs to rehabilitate or refurbish older homes. Businesses and communities can work together to create new programs or take advantage of existing ones, which provide free or subsidized financing to support homeowners in maintaining older homes.

Another indicator of the condition of the overall housing stock is the number of substandard housing units in the Town. The units determined to be substandard should not be considered part

of the overall housing supply. The definition of substandard can vary from community to community and change over time. Often determining a structure as substandard can be based solely on the age of the structure, however, many older housing units have been remodeled or renovated and should not be considered substandard. The Town of Russell will look at substandard units not only by age, but also by the condition of the unit and if the unit has plumbing and a kitchen. As of 2000, there were 92 structures (60.9 percent of the total housing units) built prior to 1940, some of which may be substandard. According to the 2000 Census, every housing unit in the Town contained complete plumbing and kitchen facilities. Units without a complete kitchen or plumbing facility are typically considered substandard and removed from being considered as part of the overall housing stock. Therefore, the Town of Russell does not have any substandard structures based on these criteria. Using this rating, it means that 100 percent of the Town's units are in at least acceptable condition.

In the future, if the Town would like more in-depth information the Town should contact the assessor and ask for the Condition, Desirability, and Use rating system for rating its housing stock.

Household Relationship

Figure 3.12 displays the varying household types and relationships that were found in the Town of Russell and Sheboygan County in 2000. 100% of the people residing in Russell live in households. The Town does not have any percentage of its population residing in group quarters, which differs from the County slightly. The Town of Russell has a slightly larger percent of children residing in its households (34.1%) compared to the County (29.9%). The household relationships in Russell are typical for other towns in the County.

Figure 3.12: Household Relationships 2000, Town of Russell & Sheboygan County

Units	Town of Russell 2000		Sheboygan County 2000	
	Number	Percent	Number	Percent
Total Persons	399		112,646	
In Households	399	100.0%	109,080	96.8%
Householder	140	35.1%	43,545	38.7%
Spouse	109	3.8%	25,273	22.4%
Child	136	34.1%	33,625	29.9%
Other Relative	3	.8%	2,428	2.2%
Non Relative	11	2.8%	2,171	3.7%
In Group Quarters	0	0.0%	3,566	3.2%
Institutionalized	0	0.0%	2,714	2.4%
Non-institutionalized	0	.0%	852	0.8%

Source: U.S. Census Bureau

Housing Values

Besides the age and condition of the housing stock, supply and cost determine the overall availability of local housing. According to the 2000 Census, the median value of an owner-occupied home in Russell was \$98,300 which is lower than the average value for area towns of \$129,200 (Figure 3.13). The Town of Russell's median home value also was lower than that of

the average value for the Lake Country communities and Sheboygan County. The Town of Russell had the smallest percent change in its median home value between 1990 and 2000, only changing by 62%. The housing values are lowest of all of the towns in Sheboygan County, but the median value is higher than that of the Village of Glenbeulah. The lower value may be due to its location and the age of the housing units.

Figure 3.13: Median Home Values for Russell, Sheboygan County Towns, & Lake Country Communities

Town	1990 Median Home Value	2000 Median Home Value	Percent Change
Greenbush*	\$62,300	\$133,500	114%
Herman	\$63,600	\$108,600	71%
Holland	\$72,500	\$148,500	105%
Lima	\$64,300	\$118,500	84%
Lyndon	\$64,700	\$125,300	94%
Mitchell	\$67,500	\$139,900	107%
Mosel	\$67,300	\$114,100	70%
Plymouth	\$81,100	\$150,100	85%
Rhine *	\$76,500	\$149,400	95%
Russell*	\$60,800	\$98,300	62%
Scott	\$61,300	\$125,000	104%
Sheboygan	\$71,600	\$135,800	90%
Sheboygan Falls	\$64,100	\$122,900	92%
Sherman	\$64,400	\$133,500	107%
Wilson	\$83,300	\$134,600	62%
Town Average	\$68,353	\$129,200	107%
Elkhart Lake*	\$71,200	\$118,400	66%
Glenbeulah*	\$42,300	\$84,500	100%
Lake Country Average*	\$62,620	\$116,820	87%
County Average	\$59,400	\$106,800	80%

Source: U.S. Census Bureau

Figure 3.14 breaks down the value of owner-occupied housing in Russell and compares the Town with other towns, the Lake Country communities, and Sheboygan County as a whole. This table can give the Town an indication of whether it has the right “mix” of housing for different income levels. When compared to Sheboygan County as a whole, and even other towns, Russell has a lower percentage of homes below \$50,000. The Town of Russell has a greater percentage of housing lower than \$149,999 than other towns, the Lake Country communities, and Sheboygan County. The lower values and costs of the homes in Russell may allow for the Town to expand because many times first-time homeowners cannot purchase an expensive house, but Russell would be a perfect rural location for first-time homeowners because the median home values and owner-occupied housing values are lower than surrounding communities.

Figure 3.14: Owner-Occupied Housing Value in 2000, Russell, Lake Country Communities, & Sheboygan County

Cost Range	Russell Percent of All Housing	County Towns Percent of All Housing	Lake Country Percent of All Housing	Sheboygan County Percent of All Housing
Less than \$50,000	2.7%	1.0%	1.1%	2.2%
\$50,000 to \$99,999	49.3%	23.4%	30.5%	42.2%
\$100,000 to \$149,999	27.4%	37.7%	33.7%	34.7%
\$150,000 to \$199,999	15.1%	21.4%	17.4%	12.9%
\$200,000 to \$299,999	2.7%	10.9%	9.4%	5.7%
\$300,000 or more	2.7%	4.6%	7.9%	2.3%

Source: U.S. Census Bureau

Housing Costs – Rent and Mortgage

Nearly every community suffers from a shortage of affordable housing. Affordable housing, however, is *not* the same as low-income housing. Housing influences the economy, transportation, infrastructure, natural features, and various other aspects of a comprehensive plan.

According to the U.S. Department of Housing and Urban Development (HUD), housing affordability is defined as paying no more than 30% of household income for housing (including utilities). The 2000 Census shows the median household income in Russell was \$51,250. Assuming a household earned the median income in 2000, the maximum monthly mortgage or rent, plus utilities, an average household could afford for housing was approximately \$1,281.25.

Rent and Income Comparison

According to the 2000 Census, there were 15 renter-occupied units in Russell, and the median gross rent for renter-occupied housing units were \$410 within the Town. The median rent is less than the median rent in Elkhart Lake and Glenbeulah. Two households are paying between \$1000 and \$1499 a month for rent, which means they may be spending more than 30% of their income on living expenses.

Owner Costs and Income Comparison

The 2000 Census indicates that 13 out of the 73, or 17.8% of selected owner-occupied housing units paid 30% or more for monthly owner costs and are considered to be living in non-affordable housing. For owner-occupied housing units with a mortgage in 2000, the median monthly owner cost was \$975 for the Town of Russell. For owner-occupied units without a mortgage, the median monthly cost was \$297. With many residents paying more than 30% for housing, this would seem to indicate that many homeowners in the Town of Russell have stretched themselves financially.

Current Housing Supply & Occupancy – Owner and Rental Occupied

The supply of housing in Sheboygan County has increased by 13% between 1990 and 2000 (U.S. Census Bureau). During the same period, the housing supply in the Town of Russell increased 13.7%, from 131 units to 149.

To meet the needs of residents, the local housing market must have an adequate supply of available housing units for sale or rent. The housing supply should be able to provide for brand new households, newcomers moving into the area, and changes in existing households brought about by growth, aging, and so forth. If it cannot, existing residents and potential residents will look elsewhere to live.

In 2000 about 10.7% of Russell’s occupied housing supply was classified as renter-occupied housing (U.S. Census Bureau). This percentage falls short of the 25 to 33% of a community’s housing supply that should be available as rental housing to ensure affordability and choice. This is not a large concern for the Town of Russell, due to its rural nature.

Projected Housing Units

Demographics, migration trends, and population forecasts indicate that change appears to be inevitable. Estimating the amount of growth, however, is difficult, if not impossible. Demographic trends are influenced by “free will” factors, such as whether to marry or remain single, whether to have children and how many, and so forth. Migration trends can change dramatically if federal policies are altered. Population forecasts for a particular community are subject to a large variety of factors, including highway expansions, plant relocations, and the attractiveness of surrounding communities, which is out of the control of the Town of Russell. Figure 3.15 shows the WDOA’s household population projections for the Town.

There is no guarantee that recent development trends will continue, and even if they do, there is no reason that a community necessarily has to allow past trends to continue, if these trends are not desired. To address these factors, many plans present separate high growth, moderate growth, and low growth scenarios, and the community can choose which scenario it wants to encourage.

About 79.1% of respondents to the 2004 Citizens Input Survey expressed a preference of growth at the present rate or a slower rate than from 1990 to 2000. Consequently, the Town of Russell has chose to develop a low-growth scenario. The Town of Russell thinks growth should occur in areas adjacent to St. Anna or the Village of Elkhart Lake. Very limited growth should occur in scattered parcels throughout the Town.

Figure 3.15: WDOA Household Projections for the Town of Russell

Year	Total Households Projected by WDOA	Households Added
2010	145	5
2015	149	4
2020	151	2
2025	155	4

Source: Wisconsin Department of Administration

Subsidized and Special Needs Housing

Within the Sheboygan County area there exists a variety of agencies that help find and develop housing for persons with various physical and mental disabilities or other special needs. The Human Services Departments of the county has information regarding the following agencies:

Wisconsin Housing and Economic Development Authority (WHEDA), Lakeshore Community Action Program (Lakeshore CAP), and Housing Management Services. Within the Town, it is expected that assistance with home improvement, rent, and home loans, are the greatest needs for residents.

Housing Development Environment

The Town of Russell's location near Highway 67 and within a half-hour's commute to Sheboygan to the East, Plymouth to the South, or Fond du Lac to the West, is attractive to working aged people. This community is also popular as people age and near retirement. The Town has a large number of acres, most of which are used in agriculture. There is land that would be used for development, and could accommodate small growth in the population.

In addition to housing for new residents, there will also occasionally be a need for some housing development in order to replace the older housing stock.

ANALYSIS AND DEVELOPMENT OF COMMUNITY POLICIES AND PROGRAMS

Housing Programs

There are a variety of programs available to communities to help provide housing for residents of limited income or special needs. Some communities may want to explore developing their own programs. Resources for such programs include Department of Housing and Urban Development (HUD), USDA Rural Development, the State of Wisconsin Department of Administration, Division of Housing & Intergovernmental Relations, Wisconsin Housing and Economic Development Authority (WHEDA), the Lakeshore Community Action Program (Lakeshore CAP), housing trust fund, and nonprofit housing development corporations. Programs run through these organizations can help with the housing in a community.

Housing Plans

There are currently no stand-alone housing plans for the Town of Russell, Sheboygan County, or the Bay-Lake Regional Planning Commission. The housing chapter of the Bay-Lake RPC's comprehensive plan, however, does identify issues and make broad recommendations for housing in the region. Issues identified include: 1) The need for more housing for all segments of the population, 2) Affordable housing for young families, 3) Ensuring that municipal ordinances do not deter or prevent the development of affordable housing, and 4) Affordable living for the elderly.

Below is a detailed discussion of how the community can achieve their desired housing for all of their residents utilizing information provided by the UW-Extension along with state programs. The three housing requirements as defined by §66.1001(2)(b) are detailed below—along with options/actions presented to meet these state requirements. An overall recommended community strategy is formulated at the beginning of this chapter that states specific policies and programs the Town will follow to meet these requirements.

The following text is for reference material ONLY and does NOT mandate implementation by the Town.

- Promoting the development of housing that provides a range of choices to meet the needs of persons of all income levels and age groups, and persons with special needs.

Local actions can be taken through regulations and policies to promote a range of housing choices that meet a variety of needs. Some of these are as follows:

1. Zoning and subdivision regulation for smaller lot size. One technique to ensure a range of housing is to provide a range of densities and lot sizes. Traditional zoning may only allow for a limited variety of lot sizes throughout a single-family residential development. Land is expensive, but these prices can be reduced if the lot sizes are smaller because then it is less expensive for the parcel. Land development costs would also cost less with more development on less land. Finally, the infrastructure that is needed would be smaller than on a large development site. Another advantage is that smaller lot sizes may increase overall density within the community, but in return allows for the preservation of farmland, open space, and environmentally sensitive areas. Increasing density may meet opposition from existing areas residents, but to address this concern attention must be given to site design characteristics.

2. Standards in zoning and subdivision ordinances. Many communities have zoning and/or subdivision ordinances that contain building requirements that may unnecessarily increase the cost of housing thereby limiting the range of housing choices available in the community. By removing some of these requirements, communities can increase the range of housing opportunities. Some areas for reviewing subdivision regulations are:

Setbacks- large setbacks increase housing costs. They originated as a means of fire protection. Subdivision regulation should establish maximum front yard setback, either in addition to or instead of minimum setbacks. Side yard setbacks may all be decreased.

Streets- Narrower streets can reduce development costs.

Lot Layout- Traditional platting, design has been to site large, one-sized lots without regard to local climate, topography, or hydrology. Current practice emphasizes variety in lot size, shape, and use to increase housing options within the development.

Lot Design and Vegetation- using breezes and topography and trying to capture winter sun and block summer sun can save residents money on fuel costs.

3. Innovative zoning and subdivision techniques. Some development techniques can be used to encourage a broader range of housing choices.

Mixed use developments allow different land uses, such as commercial and residential, and allows several housing densities within a single development. Mixed-used developments can range in size from a single building with apartments located over retail uses, to large-scale projects that include office and commercial space along with housing. Sensitive design and site planning are critical with mixed-use developments.

Zero-lot-line means that houses are placed on one of the side-lot lines and/or on the rear or front-lot line. This means on one side of the house there would be no setback. By placing a house on the lot lines, the amount of useable space on the other sides is doubled. The advantage of zero lot line is that it offers the lower costs associated with high-density development while still maintaining the privacy and appearance of traditional single-family detached housing.

Cluster Development or Conservation Subdivision Design - These developments allow housing units to be grouped on lots smaller than those normally allowed. Clustering can help

reduce housing costs because of decreased lot sizes and development costs, but it may increase site planning, design, and engineering costs. These developments may provide common open space along with recreational trails and facilities for the neighborhood or community to recreate. These developments are regulated in a number of ways. Zoning ordinances can specify zones in which cluster developments are permitted and/or allowed by special permit. Subdivision regulations can outline development standards for clustering.

- Promoting the availability of land for the development or redevelopment of affordable housing.

1. Use of public or donated land for housing. Developing on publicly owned land or land donated for affordable housing can substantially increase the financial feasibility of many housing projects. Communities can also seek to encourage the donation of land for affordable housing.

2. Infrastructure improvements reserved for affordable housing. Giving priority for sewer and water extension to projects that include housing units that are affordable can increase the likelihood that such housing will be built. The priority may be formalized in an ordinance or informally as a plan policy.

3. Adaptive Reuse. This involves the conversion of surplus and/or outmoded buildings to economically viable new uses such as housing. Examples of outmoded building include old schools, warehouses, and factories. Projects that involve historically or architecturally significant buildings may qualify for preservation tax credits. Communities can facilitate adaptive reuse by developing flexible ordinances to facilitate adaptive reuse, by arranging for possible property transfers of publicly-owned buildings, and by providing assistance in obtaining sources of funding such as loans, grants, and rent subsidies.

- Maintaining or rehabilitating existing housing stock.

It is important that the community's housing plan considers conservation of the communities existing housing stock.

1. Building Code- The State of Wisconsin has a uniform dwelling code that must be followed for the construction and inspection of all one and two-family dwellings in the state. Local communities have the responsibility to enforce the code.

*2. Housing Code-*All communities in Wisconsin can enact housing codes under their general authority to protect public health, safety, and welfare. Housing codes provide standards for how a dwelling unit is to be used and maintained over time.

*3. Community paint/fix up events-*Local governments should target home maintenance and rehabilitation programs at the neighborhood level because the visibility can help create peer pressure to motivate others to fix up their homes. One strategy is to organize painting and fix-up events in partnership with local professional and civic groups to encourage volunteers to help with exterior maintenance of target residences.

4. Occupant education and cooperation-Many repairs are simple enough that most homeowners can do them, if given some guidance. Educational programs to train homeowners and renters can help ensure that the homes are rehabilitated and maintained in good condition. These educational programs help property owners better understand the responsibilities of home ownership.

HOUSING STRATEGY

The overall housing strategy was formulated in part from the population characteristics as well as the inventory of natural features within the planning area, and the Citizen Input Survey. The stated goal and objectives will be based on the information collected by the Citizen Input Survey and by the information provided within this element of the comprehensive plan.

Housing Goals, Policies, and Programs

1) To provide adequate housing for residents, while maintaining the rural country atmosphere.

- a. *Policy/Program:* Maintain a slow housing growth rate, by limited the number of permits issued for new development.
- b. *Policy/Program:* Encourage carefully sited, single-family housing developments.
- c. *Policy/Program:* The Town will establish building codes and ordinances that support a rural country atmosphere.

2) The Town of Russell prefers single-family, owner occupied housing.

- a. *Policy/Program:* The Town land use map and zoning ordinances will favor single-family housing, housing for seniors, and affordable housing.

3) The Town of Russell will limit any subdivisions, but if the need arises the Town will explore alternative (conservation) subdivision designs/layouts.

Alternative (conservation) layouts cluster homes on part of a parcel and set aside the remainder of the parcel as permanent open space equally available to the residents of subdivision. This is one way to allow some development while still retaining some rural character.

- a. *Policy/Program:* The Town will schedule an educational session with an outside expert(s) to learn more about conservation subdivisions and their appropriateness for the Town, if the need arise.
- b. *Policy/Program:* The Town will not discourage sustainable development practices such as natural landscaping, permeable surfaces, green roofs, and “green” building materials.